

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF
JOHNNY PEREZ SANCHEZ
DAYSI MARILYN GONZALEZ DIAZ
Debtors

CASE NO. 04-

CHAPTER 7

04-08545

2004 AUG 13 PM 3:05

FILED

NOTICE OF FILING A PETITION IN BANKRUPTCY UNDER
CHAPTER 7 AND OF AUTOMATIC STAY OF SUITS

You are hereby notified that the above named debtor(s) has/have filed a petition under
Chapter 7 of Title 11 United States Code on AUG 13 2004

Pursuant to the provision of 11 USC 362, the filing of the petition by the above-named debtor operates as a stay of the commencement or continuation of any court or other proceeding against the debtor, of the enforcement of any judgment against him, of any act or the commencement or continuation of any court proceeding to enforce any lien on the property of the debtor, and of any court proceeding commenced for the purpose of rehabilitation of the debtor or the liquidation of his estate.

This notice is sent to you by order the United States Bankruptcy Judge.

In San Juan, Puerto Rico, this AUG 13 2004

CELESTINO MATEA-MENDEZ
CLERK OF THE COURT

By: _____

DEPUTY CLERK



8545 (S)
Voluntary Petition

FORM B1		United States Bankruptcy Court		Voluntary Petition	
		District of <u>PUERTO RICO</u>			
Name of Debtor (if individual, enter Last, First, Middle): PEREZ-SANCHEZ, JOHNNY			Name of Joint Debtor (Spouse)(Last, First, Middle): GONZALEZ-DIAZ, DAYSI MARILYN		
All Other Names used by the Debtor in the last 6 years (include married, maiden, and trade names): NONE			All Other Names used by the Joint Debtor in the last 6 years (include married, maiden, and trade names): NONE 04-08545		
Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 9416			Last four digits of Soc. Sec. No./Complete EIN or other Tax I.D. No. (if more than one, state all): 0377		
Street Address of Debtor (No. & Street, City, State & Zip Code): VILLA BORINQUEN G-47 CALLE CASABE CAGUAS PR 00725-8013			Street Address of Joint Debtor (No. & Street, City, State & Zip Code): VILLA BORINQUEN G-47 CALLE CASABE CAGUAS PR 00725-8013		
County of Residence or of the Principal Place of Business: CAGUAS			County of Residence or of the Principal Place of Business: CAGUAS		
Mailing Address of Debtor (if different from street address): SAME			Mailing Address of Joint Debtor (if different from street address): SAME		
Location of Principal Assets of Business Debtor (if different from street address above): NOT APPLICABLE					

Information Regarding the Debtor (Check the Applicable Boxes)**Venue** (Check any applicable box)

- ☒ Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.
- ☐ There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.

Type of Debtor (Check all boxes that apply)

- ☒ Individual(s) ☐ Railroad
- ☐ Corporation ☐ Stockbroker
- ☐ Partnership ☐ Commodity Broker
- ☐ Other ☐ Clearing Bank

Chapter or Section of Bankruptcy Code Under Which the Petition is Filed (Check one box)

- ☒ Chapter 7 ☐ Chapter 11 ☐ Chapter 13
- ☐ Chapter 9 ☐ Chapter 12
- ☐ Sec. 304 - Case ancillary to foreign proceeding

Nature of Debts (Check one box)

- ☒ Consumer/Non-Business ☐ Business

Chapter 11 Small Business (Check all boxes that apply)

- ☐ Debtor is a small business as defined in 11 U.S.C. § 101
- ☐ Debtor is and elects to be considered a small business under 11 U.S.C. § 1121(e) (Optional)

Filing Fee (Check one box)

- ☒ Full Filing Fee attached
- ☐ Filing Fee to be paid in installments (Applicable to individuals only)
Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form No. 3.

Statistical/Administrative Information (Estimates only)

- ☒ Debtor estimates that funds will be available for distribution to unsecured creditors.
- ☐ Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.

Estimated Number of Creditors

1-15	16-49	50-99	100-199	200-999	1000-over
<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Assets

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Estimated Debts

\$0 to \$50,000	\$50,001 to \$100,000	\$100,001 to \$500,000	\$500,001 to \$1 million	\$1,000,001 to \$10 million	\$10,000,001 to \$50 million	\$50,000,001 to \$100 million	More than \$100 million
<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

THIS SPACE IS FOR COURT USE ONLY

04 AUG 13 PM 3:12

FILED

CLERK OF COURT

PUERTO RICO

Voluntary Petition (This page must be completed and filed in every case)		Name of Debtor(s): JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ	
Prior Bankruptcy Case Filed Within Last 6 Years (If more than one, attach additional sheet)			
Location Where Filed: NONE	Case Number:	Date Filed:	
Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor (If more than one, attach additional sheet)			
Name of Debtor: NONE	Case Number:	Date Filed:	
District:	Relationship:	Judge:	

Signatures	
Signature(s) of Debtor(s) (Individual/Joint) I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition. <div style="display: flex; justify-content: space-between;"> <div style="width: 45%;"> X <u><i>Johnny Perez</i></u> Signature of Debtor </div> <div style="width: 45%;"> X <u><i>Daysi Marilyn Gonzalez-Diaz</i></u> Signature of Joint Debtor </div> </div> Telephone Number (If not represented by attorney) <u>8/10/2004</u> Date	<div style="border: 1px solid black; padding: 5px;"> Exhibit A (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under Chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition </div> <div style="border: 1px solid black; padding: 5px;"> Exhibit B (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. X <u><i>LA Morales</i></u> <u>8/10/2004</u> Signature of Attorney for Debtor(s) Date </div> <div style="border: 1px solid black; padding: 5px;"> Exhibit C Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health and safety? <input type="checkbox"/> Yes, and exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No </div>

Signature of Attorney X <u><i>LA Morales</i></u> Signature of Attorney for Debtor(s) <u>Lysette A. Morales Vidal USDC-PR 120011</u> Printed Name of Attorney for Debtor(s) <u>LA MORALES & ASSOCIATES LAW FIRM</u> Firm Name <u>VILLA BLANCA</u> Address <u>#76 AQUAMARINA STREET</u> <u>CAGUAS PR 00725-1908</u> <u>1-787-746-2434</u> <u>8/10/2004</u> Telephone Number Date	Signature of Non-Attorney Petition Preparer I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document. Printed Name of Bankruptcy Petition Preparer Social Security Number Address Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document: If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person. X _____ Signature of Bankruptcy Petition Preparer _____ Date
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Signature of Debtor (Corporation/Partnership) I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition. X _____ Signature of Authorized Individual _____ Printed Name of Authorized Individual _____ Title of Authorized Individual _____ Date	A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. § 110; 18 U.S.C. § 156.
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**UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

In re **JOHNNY PEREZ-SANCHEZ**
and
DAYSI MARILYN GONZALEZ-DIAZ

Case No. 04-
Chapter 7

/ Debtor

Attorney for Debtor: *Lyssette A. Morales Vidal*

STATEMENT PURSUANT TO RULE 2016(B)

The undersigned, pursuant to Rule 2016(b), Bankruptcy Rules, states that:

1. The undersigned is the attorney for the debtor(s) in this case.
2. The compensation paid or agreed to be paid by the debtor(s), to the undersigned is:
 - a) For legal services rendered or to be rendered in contemplation of and in connection with this case \$ 700.00
 - b) Prior to the filing of this statement, debtor(s) have paid \$ 700.00
 - c) The unpaid balance due and payable is \$ 0.00
3. \$ 209.00 of the filing fee in this case has been paid.
4. The Services rendered or to be rendered include the following:
 - a) Analysis of the financial situation, and rendering advice and assistance to the debtor(s) in determining whether to file a petition under title 11 of the United States Code.
 - b) Preparation and filing of the petition, schedules, statement of financial affairs and other documents required by the court.
 - c) Representation of the debtor(s) at the meeting of creditors.
5. The source of payments made by the debtor(s) to the undersigned was from earnings, wages and compensation for services performed, and
None other
6. The source of payments to be made by the debtor(s) to the undersigned for the unpaid balance remaining, if any, will be from earnings, wages and compensation for services performed, and
None other
7. The undersigned has received no transfer, assignment or pledge of property from debtor(s) except the following for the value stated:
None
8. The undersigned has not shared or agreed to share with any other entity, other than with members of undersigned's law firm, any compensation paid or to be paid except as follows:
None

Johnny Perez
Daisy Marilyn Gonzalez Diaz

Flat fee does not include contested case, nor \$707 or \$523 motions or complaints

Dated: 8/10/2004

Respectfully submitted,

X *L A Morales*
Attorney for Petitioner: *Lyssette A. Morales Vidal*
LA MORALES & ASSOCIATES LAW FIRM
VILLA BLANCA
#76 AQUAMARINA STREET
CAGUAS PR 00725-1908

UNITED STATES BANKRUPTCY COURT DISTRICT OF PUERTO RICO

In re *JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ*

Case No. 04-

Chapter 7

_____/ Debtor

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages on each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E and F to determine the total amount of the debtor's liabilities.

NAME OF SCHEDULE	Attached (Yes/No)	No. of Sheets	AMOUNTS SCHEDULED		
			ASSETS	LIABILITIES	OTHER
A-Real Property	Yes	1	\$ 130,000.00		
B-Personal Property	Yes	4	\$ 38,476.85		
C-Property Claimed as Exempt	Yes	1			
D-Creditors Holding Secured Claims	Yes	1		\$ 102,086.00	
E-Creditors Holding Unsecured Priority Claims	Yes	1		\$ 0.00	
F-Creditors Holding Unsecured Nonpriority Claims	Yes	3		\$ 107,746.00	
G-Executory Contracts and Unexpired Leases	Yes	1			
H-Codebtors	Yes	1			
I-Current Income of Individual Debtor(s)	Yes	1			\$ 4,221.20
J-Current Expenditures of Individual Debtor(s)	Yes	1			\$ 4,221.07
Total Number of Sheets in All Schedules ►		15			
Total Assets ►			\$ 168,476.85		
Total Liabilities ►				\$ 209,832.00	

J.P.
DMSD

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

DECLARATION CONCERNING DEBTOR'S SCHEDULES**DECLARATION UNDER PENALTY OF PERJURY BY AN INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of 16 sheets, and that they are true and correct to the best of my knowledge, information and belief.

Date: 8/10/2004Signature Johnny Perez
JOHNNY PEREZ-SANCHEZDate: 8/10/2004Signature Daysi Marilyn Gonzalez-Diaz
DAYSI MARILYN GONZALEZ-DIAZ

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE A-REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether the husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C-Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption	Amount of Secured Claim
Cement house on 264 s/m lot located at Villa Borinquen, Caguas	Fee Simple	J	\$ 130,000.00	\$ 80,042.00
See liquidation value analysis attached as Exhibit #1				
TOTAL \$			130,000.00	
(Report also on Summary of Schedules.)				

No continuation sheets attached

HYPOTHETICAL CHAPTER 7 LIQUIDATION ANALYSIS				
IN RE: JOHNNY PEREZ SANCHEZ				
CASE NO. 04-				
REAL PROPERTY: URB VILLA BORINQUEN, G-47 CALLE CASABE, CAGUAS				
	Actual	Original	Creditor	
Value	\$ 130,000.00	\$ 60,800.00		
1st. mortgage	\$ 80,041.00	\$ 88,400.00		
2nd. mortgage	\$ -	\$ -		
3rd. mortgage	\$ -	\$ -		
Equity	\$ 49,959.00			
Exemption	\$ 30,850.00			
Non Exempt Equity	\$ 19,109.00		Non Exempt Equity	
LIQUIDATION EXPENSES				
Chapter 7 Trustee's Fee	\$ 99,150.00			
Total disbursements		\$ 1,250.00		
\$0 - \$5,000 @ 25%		\$ 4,500.00		
\$5,000.01-\$50,000 @10%		\$ 2,457.50		
\$50,000.01 - @5%				
Trustees Fees Total	\$ 8,207.50			
Capital Gain Tax @10%	\$ 6,920.00	CAPITAL GAIN= \$ 69,200.00		
Sale Deed Cost and Fees				
Notary Fees		\$ 1,300.00		
Arancel + Notarial Stamp		\$ 132.00		
Total	\$ 1,432.00	\$ 1,432.00		
Mortgage Cancellation 1st.				
Notary Fees		\$ 884.00	0	
Arancel		\$ 89.40		
Notarial Stamp		\$ 1.00		
Certificate Deed Stamps		\$ 45.20		
I.R.Voucher for Deed recordation at Prop Reg.		\$ 306.00		
Additional Voucher \$10 + I.R. .50 stamp		\$ 10.50		
Total	\$ 1,336.10	\$ 1,336.10		
Mortgage Cancellation 2nd.				
Notary Fees		\$ -	0	
Arancel		\$ -		
Notarial Stamp		\$ -		
Certificate Deed Stamps		\$ -		
I.R.Voucher for Deed recordation at Prop Reg.		\$ -		
Additional Voucher \$10 + I.R. .50 stamp		\$ -		
Total	\$ -	\$ -		
Mortgage Cancellation 3rd.				
Notary Fees		\$ -	0	
Arancel		\$ -		
Notarial Stamp		\$ -		
Certificate Deed Stamps		\$ -		
I.R.Voucher for Deed recordation at Prop Reg.		\$ -		
Additional Voucher \$10 + I.R. .50 stamp		\$ -		
Total	\$ -	\$ -		
Title Study	\$ 50.00			
Presentation Fees	\$ 50.00			
Realtor Fees	\$ 6,500.00	5.00%		
Other Expense		[Expense Description when applicable]		
Total Expenses	\$ 24,495.60			
LIQUIDATION VALUE ANALYSIS				
Non Exempt Equity	\$ 19,109.00			
Liquidation Expenses	\$ 24,495.60			
Liquidation Value	\$ -		Liquidation Value	
PREPARED 8/9/2004				

J.P.
DMS

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE B-PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "X" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C-Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G-Executory Contracts and Unexpired Leases. If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C		Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
1. Cash on hand.		Cash on hand Location: In debtor's possession	J		\$ 20.00
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		ATH account Location: Coop. Caguas	J		\$ 8,000.00
		Checking & ATH account #3105470613 Location: Banco Santander	J		\$ 10.00
		Checking account #700032998 Location: Doral Bank	J		\$ 10.00
		Payroll direct deposit account #180-005472 Location: BPPR	J		\$ 10.00
3. Security deposits with public utilities, telephone companies, landlords, and others.	X				
4. Household goods and furnishings, including audio, video, and computer equipment.		King bedroom set (\$900), GE TV 32" (\$400), Carrier air console (\$500), Twin bedroom set (\$500), Sylvania TV 19" (\$200), Panasonic air console (\$300), Writing desk (\$50), Samsung TV 19" (\$25), Panasonic air console (\$200), Compaq computer (\$500), kid living room set (\$200), Kenmore ref (\$600), Whirlpool stove (\$200), Kenmore microwave (\$150), Dining room set (\$200), Living room set (\$600), Bar & chairs (\$75), 2 Arm-chairs (\$100), Panasonic air console (\$300) & Misc. furnishings & decorating items (\$500) Location: In debtor's possession	J		\$ 5,625.00
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or	X				

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Husband--H Wife--W Joint--J Community--C	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
collectibles.				
6. Wearing apparel.		<i>Clothes & personal effects</i> <i>Location: In debtor's possession</i>	J	\$ 1,000.00
7. Furs and jewelry.		<i>Jewelry</i> <i>Location: In debtor's possession</i>	J	\$ 700.00
8. Firearms and sports, photographic, and other hobby equipment.	X			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X			
10. Annuities. Itemize and name each issuer.	X			
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<i>Retirement plan</i> <i>Location: In debtor's possession</i>	J	\$ 188.85
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
13. Interests in partnerships or joint ventures. Itemize.	X			
14. Government and corporate bonds and other negotiable and non-negotiable instruments.	X			
15. Accounts Receivable.	X			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	X			
19. Contingent and non-contingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			



In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE B-PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	None	Description and Location of Property	Current Market Value of Debtor's Interest, in Property Without Deducting any Secured Claim or Exemption
		Husband--H Wife--W Joint--J Community--C	
32. Farm supplies, chemicals, and feed.	X		
33. Other personal property of any kind not already listed. Itemize.	X		
		Total →	\$ 38,476.85

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE C-PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

(Check one box)

☒ 11 U.S.C. § 522(b) (1): Exemptions provided in 11 U.S.C. § 522(d). Note: These exemptions are available only in certain states.☐ 11 U.S.C. § 522(b) (2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemptions
Cement house on 264 s/m lot located at Villa Borinquen, Caguas	11 USC 522(d) (1)	\$ 30,850.00	\$ 130,000.00
Cash on hand	11 U.S.C. § 522(d) (5)	\$ 0.00	\$ 20.00
ATH account	11 USC 522(d) (5)	\$ 8,000.00	\$ 8,000.00
Checking & ATH account #3105470613	11 U.S.C. § 522(d) (5)	\$ 0.00	\$ 10.00
Checking account #700032998	11 USC 522(d) (5)	\$ 0.00	\$ 10.00
Payroll direct deposit account #180-005472	11 U.S.C. § 522(d) (5)	\$ 0.00	\$ 10.00
Furniture & appliances	11 USC 522(d) (3)	\$ 5,625.00	\$ 5,625.00
Clothes & personal effects	11 USC 522(d) (3)	\$ 1,000.00	\$ 1,000.00
Jewelry	11 USC 522(d) (4)	\$ 700.00	\$ 700.00
Retirement plan	11 USC 522(d) (10) (E)	\$ 188.85	\$ 188.85
2001 Chevrolet S10 extended 4x2	11 USC 522(d) (2)	\$ 0.00	\$ 9,225.00
2001 Ford Escape	11 USC 522(d) (2)	\$ 0.00	\$ 11,550.00
Equipment inventory	11 USC 522(d) (6)	\$ 1,303.00	\$ 1,303.00
Merchandise inventory	11 USC 522(d) (6)	\$ 835.00	\$ 835.00

FORM B6D (12/03) West Group, Rochester, NY

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / Debtor

Case No. 04-

(if known)

SCHEDULE D-CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column marked "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Creditor's Name and Mailing Address Including Zip Code	C o d e b t o r	Date Claim was Incurred, Nature of Lien, and Description and Market Value of Property Subject to Lien	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim Without Deducting Value of Collateral	Unsecured Portion, if any
Account No: <u>1-973869</u> Creditor # : <u>1</u> DORAL FINANCIAL CORPORATION PO BOX 71529 SAN JUAN PR 00936-8629	J	<u>6/14/96</u> <u>Mortgage</u> <u>Cement house on 264 s/m lot</u> <u>located at Villa Borinquen,</u> <u>Caguas</u> Value: \$ <u>130,000.00</u>				\$ <u>80,042.00</u>	\$ <u>0.00</u>
Account No: <u>25799792</u> Creditor # : <u>2</u> FORD MOTOR CREDIT PO BOX 364189 SAN JUAN PR 00936-8632	J	<u>2001</u> <u>Security Interest</u> <u>2001 Ford Escape</u> <u>VIN #1FMY01161KF02429</u> Value: \$ <u>13,175.00</u>				\$ <u>11,782.00</u>	\$ <u>0.00</u>
Account No: <u>599905829573</u> Creditor # : <u>3</u> GMAC PO BOX 364009 SAN JUAN PR 00936-4009	J	<u>5/22/04</u> <u>Security Interest</u> <u>2001 Chevrolet S10 extended 4x2</u> <u>VIN #1GCCS195618253452</u> Value: \$ <u>9,225.00</u>				\$ <u>10,262.00</u>	\$ <u>1,037.00</u>
Account No: Value:							

No continuation sheets attached

Subtotal \$ 102,086.00

(Total of this page)

Total \$ 102,086.00

(Use only on last page. Report total also on Summary of Schedules)

AP
DKG

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE E-CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name and mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance or Support**

Claims of a spouse, former spouse, or child of the debtor, for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, custom duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

JP
DMGD

FORM B6F (12/03) West Group, Rochester, NY

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / Debtor

Case No. 04-

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, if any, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedules. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured nonpriority claims to report on this Schedule F.

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.	C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
Account No: 372654964531002 Creditor # : 1 AMERICAN EXPRESS PO BOX 1270 NEWARK NJ 07101-1210	J	2004 Credit Card Purchases				\$ 3,258.00
Account No: 372698807832002 Creditor # : 2 AMERICAN EXPRESS PO BOX 1270 NEWARK NJ 07101-1210	J	2003 Credit Card Purchases				\$ 5,484.00
Account No: 371580821883008 Creditor # : 3 AMERICAN EXPRESS PO BOX 1270 NEWARK NJ 07101-1210	J	2003 Credit Card Purchases				\$ 5,524.00
Account No: 9603357788 Creditor # : 4 BANCO BILBAO VIZCAYA PO BOX 364745 SAN JUAN PR 00936-4745	J	4/15/2001 Consumer loan				\$ 8,730.00

2 continuation sheets attached

Subtotal \$
(Total of this page)
Total \$
(Report total also on Summary of Schedules)

22,996.00

J.P.
MAG

FORM B6F (12/03) West Group, Rochester, NY

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / Debtor

Case No. 04-

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		C o n t i n g e n t	U n l i q u i d a t e d	D i s p u t e d	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 4549 0011 0002 2142 Creditor # : 5 BANCO POPULAR DE PR CARD PRODUCTS DIVISION PO BOX 363228 SAN JUAN PR 00936-3228	J	2002 Credit Card Purchases Visa					\$ 11,989.00
Account No: 4549 011 00019049 Creditor # : 6 BANCO POPULAR DE PR CARD PRODUCTS DIVISION PO BOX 363228 SAN JUAN PR 00936-3228	J	2002 Credit Card Purchases Visa					\$ 7,248.00
Account No: 008005479992 Creditor # : 7 BANCO SANTANDER PO BOX 362589 SAN JUAN PR 00936-2589	J	2002 Consumer loan					\$ 14,602.00
Account No: 5419310990164474 Creditor # : 8 CITI CARDS PO BOX 8103 S. HACKENSACK NJ 07606-8103	J	Credit Card Purchases Mastercard					\$ 5,960.00
Account No: 5424444180527638727 Creditor # : 9 CITI CARDS PO BOX 8103 S. HACKENSACK NJ 07606-8103	J	Credit Card Purchases VISA					\$ 3,857.00
Account No: 5424 1801 9961 0798 Creditor # : 10 CITI CARDS PO BOX 8103 S. HACKENSACK NJ 07606-8103	J	Credit Card Purchases					\$ 7,135.00

Sheet No. 1 of 2 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

JP DMSD

Subtotal \$
(Total of this page)
Total \$
(Report total also on Summary of Schedules)

50,791.00

FORM B6F (12/03) West Group, Rochester, NY

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / Debtor

Case No. 04-

(if known)

SCHEDULE F-CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

(Continuation Sheet)

Creditor's Name and Mailing Address including Zip Code	C o d e b t o r	Date Claim was Incurred, and Consideration for Claim. If Claim is Subject to Setoff, so State.		C o n t i n g e n t	U n l i q u i t a t e d	D i s p u t e d	Amount of Claim
		H--Husband W--Wife J--Joint C--Community					
Account No: 700032998 Creditor # : 11 DORAL BANK PO BOX 71529 SAN JUAN PR 00936-8629	J	2001 Reserve Account					\$ 5,023.00
Account No: 183 035 155 5 Creditor # : 12 JC PENNEY PO BOX 364788 SAN JUAN PR 00936-4788	J	Credit Card Purchases					\$ 342.00
Account No: 596-12-0377 Creditor # : 13 SALLIE MAE PO BOX 9500 WILKES BARRE PA 18773-8805	J	1998 Student Loan					\$ 9,921.00
Account No: 771 4 10 0018121426 Creditor # : 14 SAM'S CLUB PO BOX 981064 EL PASO TX 79998-1064	J	2004 Credit Card Purchases					\$ 1,373.00
Account No: 95 50092 24640 9 Creditor # : 15 SEARS PREMIER CARD PO BOX 183001 COLUMBUS OH 43218-3001	J	2003 Credit Card Purchases					\$ 4,964.00
Account No: 5347-6400-0000-1291 Creditor # : 16 WESTERNBANK CREDIT CARD DEPARTMENT PO BOX 430 MAYAGUEZ PR 00681-0430	J	Credit Card Purchases					\$ 12,336.00

Sheet No. 2 of 2 continuation sheets attached to Schedule of
Creditors Holding Unsecured Nonpriority Claims

[Handwritten Signature]

Subtotal \$	33,959.00
(Total of this page)	
Total \$	107,746.00
(Report total also on Summary of Schedules)	

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE G-EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests.

State nature of debtor's interests in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease.

Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☒ Check this box if the debtor has no executory contracts or unexpired leases.

Name and Mailing Address, including Zip Code, of other Parties to Lease or Contract	Description of Contract or Lease and Nature of Debtor's Interest. State whether Lease is for Nonresidential Real Property. State Contract Number of any Government Contract.

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE H-CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☒ Check this box if the debtor has no codebtors.

Name and Address of Codebtor	Name and Address of Creditor

A.P.
DMGD

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE I-CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
Relationship	AGE	
Married	Son	9 yrs
EMPLOYMENT:	DEBTOR	SPOUSE
Occupation	<i>Production Coordinator</i>	<i>Nails technician</i>
Name of Employer	<i>Ferrero Inc.</i>	<i>From home</i>
How Long Employed	<i>8 years</i>	<i>5 years</i>
Address of Employer	<i>PO Box 5580 Caguas PR 00726-5580</i>	<i>Urb Villa Borinquen G-47 Calle Casabe Caguas PR 00725-8013</i>
Income: (Estimate of average monthly income)	DEBTOR	SPOUSE
Current Monthly gross wages, salary, and commissions (pro rate if not paid monthly)	\$ <i>1,858.13</i>	\$ <i>0.00</i>
Estimated Monthly Overtime	\$ <i>592.41</i>	\$ <i>0.00</i>
SUBTOTAL	\$ <i>2,450.54</i>	\$ <i>0.00</i>
LESS PAYROLL DEDUCTIONS		
a. Payroll Taxes and Social Security	\$ <i>441.13</i>	\$ <i>0.00</i>
b. Insurance	\$ <i>84.80</i>	\$ <i>0.00</i>
c. Union Dues	\$ <i>0.00</i>	\$ <i>0.00</i>
d. Other (Specify): <i>Retirement plan</i>	\$ <i>111.41</i>	\$ <i>0.00</i>
SUBTOTAL OF PAYROLL DEDUCTIONS	\$ <i>637.35</i>	\$ <i>0.00</i>
TOTAL NET MONTHLY TAKE HOME PAY	\$ <i>1,813.20</i>	\$ <i>0.00</i>
Regular income from operation of business or profession or farm (attach detailed statement)	\$ <i>2,408.00</i>	\$ <i>0.00</i>
Income from Real Property	\$ <i>0.00</i>	\$ <i>0.00</i>
Interest and dividends	\$ <i>0.00</i>	\$ <i>0.00</i>
Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above.	\$ <i>0.00</i>	\$ <i>0.00</i>
Social Security or other government assistance		
Specify:	\$ <i>0.00</i>	\$ <i>0.00</i>
Pension or retirement income	\$ <i>0.00</i>	\$ <i>0.00</i>
Other monthly income		
Specify:	\$ <i>0.00</i>	\$ <i>0.00</i>
TOTAL MONTHLY INCOME	\$ <i>4,221.20</i>	\$ <i>0.00</i>
TOTAL COMBINED MONTHLY INCOME	\$ <i>4,221.20</i>	
(Report also on Summary of Schedules)		

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

**UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO**

In re: **JOHNNY PEREZ-SANCHEZ**
and
DAYSI MARILYN GONZALEZ-DIAZ

Case No. 04-
Chapter 7

BUSINESS INCOME AND EXPENSES

FINANCIAL REVIEW OF THE DEBTOR'S BUSINESS (NOTE: ONLY INCLUDE information directly related to the business operation.)

PART A - GROSS BUSINESS INCOME FOR PREVIOUS 12 MONTHS:		
1. Gross Income For 12 Months Prior to Filing:		\$ 23,125.00
PART B - ESTIMATED AVERAGE FUTURE <u>GROSS</u> MONTHLY INCOME:		
2. Gross Monthly Income:		\$ 2,408.00
PART C - ESTIMATED FUTURE MONTHLY EXPENSES:		
3. Net Employee Payroll (Other Than Debtor)	\$ 0.00	
4. Payroll Taxes	0.00	
5. Unemployment Taxes	0.00	
6. Worker's Compensation	0.00	
7. Other Taxes	0.00	
8. Inventory Purchases (Including raw materials)	500.00	
9. Purchase of Feed/Fertilizer/Seed/Spray	0.00	
10. Rent (Other than debtor's principal residence)	0.00	
11. Utilities	0.00	
12. Office Expenses and Supplies	0.00	
13. Repairs and Maintenance	0.00	
14. Vehicle Expenses	0.00	
15. Travel and Entertainment	0.00	
16. Equipment Rental and Leases	0.00	
17. Legal/Accounting/Other Professional Fees	0.00	
18. Insurance	0.00	
19. Employee Benefits (e.g., pension, medical, etc.)	0.00	
20. Payments to Be Made Directly By Debtor to Secured Creditors For Pre-Petition Business Debts (Specify):	\$ 0.00 0.00 0.00	
21. Other (Specify) Estimated taxes	\$ 300.00 0.00 0.00	
22. Total Monthly Expenses		\$ 800.00
PART D - ESTIMATED AVERAGE <u>NET</u> MONTHLY INCOME:		
23. AVERAGE NET MONTHLY INCOME (Subtract Item 22 from Item 2)		\$ 1,608.00

JP DMGSD

In re JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ / DebtorCase No. 04-

(if known)

SCHEDULE J-CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR

Complete this schedule by estimating the average expenses of the debtor and the debtor's family. Pro rate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

Rent or home mortgage payment (include lot rented for mobile home)	\$	648.00
Are real estate taxes included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Is property insurance included? Yes <input type="checkbox"/> No <input checked="" type="checkbox"/>		
Utilities: Electricity and heating fuel	\$	100.00
Water and sewer	\$	60.00
Telephone	\$	45.00
Other <i>Cable TV</i>	\$	60.00
Other <i>Gas</i>	\$	15.00
Other	\$	0.00
Home maintenance (Repairs and upkeep)	\$	100.00
Food	\$	450.00
Clothing	\$	100.00
Laundry and dry cleaning	\$	15.00
Medical and dental expenses	\$	100.00
Transportation (not including car payments)	\$	0.00
Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	60.00
Charitable contributions	\$	15.00
Insurance (not deducted from wages or included in home mortgage payments)		
Homeowner's or renter's	\$	0.00
Life	\$	0.00
Health	\$	0.00
Auto	\$	0.00
Other	\$	0.00
Other	\$	0.00
Other	\$	0.00
Taxes (not deducted from wages or included in home mortgage)		
Specify:	\$	0.00
Installment payments: (in chapter 12 and 13 cases, do not list payments to be included in the plan)		
Auto	\$	673.07
Other: <i>Gasoline/car maint (2 cars)</i>	\$	220.00
Other: <i>Student loan</i>	\$	150.00
Other: <i>Tuition[reg., mo., books&other]</i>	\$	260.00
Alimony, maintenance, and support paid to others	\$	0.00
Payments for support of additional dependents not living at your home	\$	0.00
Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	800.00
Other: <i>Lunches at work & snacks-school</i>	\$	200.00
Other: <i>Haircuts & Beauty expenses</i>	\$	75.00
Other: <i>Emergency fund/misc exp/svgs</i>	\$	75.00
TOTAL MONTHLY EXPENSES (Report also on Summary of Schedules)	\$	4,221.07

J.P.
JMG

UNITED STATES BANKRUPTCY COURT DISTRICT OF PUERTO RICO

In re *JOHNNY PEREZ-SANCHEZ and DAYSI MARILYN GONZALEZ-DIAZ*Case No. 04-
Chapter 7

_____/ Debtor

CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.

2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

a. Property to Be Surrendered.

Description of Property	Creditor's Name
None	

b. Property to Be Retained.

[Check any applicable statement.]

Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
2001 Chevrolet S10 extended 4x2	GMAC	Retain		
2001 Ford Escape	FORD MOTOR CREDIT	Retain		
Cement house on 264 s/m lot located at Villa Borinquen, Caguas	DORAL FINANCIAL CORPORATION	Retain		

Signature of Debtor(s)

Date: 8/10/2004Debtor: Johnny PerezDate: 8/10/2004Joint Debtor: Dayisi Marilyn Gonzalez-Diaz

UNITED STATES BANKRUPTCY COURT
DISTRICT OF PUERTO RICO

In re *JOHNNY PEREZ-SANCHEZ*
and
DAYSI MARILYN GONZALEZ-DIAZ

Case No. 04-
Chapter 7

_____/ Debtor

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1-18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19-25. If the answer to any question is "None," or the question is not applicable, mark the box labeled "None." If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporation debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. §101.

1. Income from employment or operation of business.

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the two years immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE (if more than one)

Debtor's income

Year to date: @\$17,773

Last Year: @\$28,463

Year before: @\$23,756

Ferrero Inc.

"

"

Wife's income

Year to date: @\$16,850

Last Year: @\$15,330

Year before: @\$13,225

Self-employed

"

"

2. Income other than from employment or operation of business.

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the two years immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

J.P.
DMG

3. Payments to creditors.

a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within 90 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all payments made within one year immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

4. Suits and administrative proceedings, executions, garnishments and attachments.

a. List all suits and administrative proceedings to which the debtor is or was a party within one year immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. Describe all property that has been attached, garnished or seized under any legal or equitable process within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

5. Repossessions, foreclosures and returns.

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

6. Assignments and receiverships.

a. Describe any assignment of property for the benefit of creditors made within 120 days immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

7. Gifts.

List all gifts or charitable contributions made within one year immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

J.P. JMSD

8. Losses.

List all losses from fire, theft, other casualty or gambling within one year immediately preceding the commencement of this case or since the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

9. Payments related to debt counseling or bankruptcy.

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of a petition in bankruptcy within one year immediately preceding the commencement of this case.

<u>NAME AND ADDRESS OF PAYEE</u>	<u>DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR</u>	<u>AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY</u>
Payee: Lyssette A. Morales Vidal Address: VILLA BLANCA #76 AQUAMARINA STREET CAGUAS, PR 00725-1908	Date of Payment: 6/10/04 Payor: JOHNNY PEREZ-SANCHEZ	\$700.00 Atty Fees

10. Other transfers.

List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

<u>NAME AND ADDRESS OF TRANSFeree, RELATIONSHIP TO DEBTOR</u>	<u>DATE</u>	<u>DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED</u>
Transferee: Brenda Flores Address: Urb Santa Rosa, F-8 Calle Loreane, Caguas PR 00725 Relationship: None	6/2004	Property: 1995 Ford Explorer Value received: \$6,600.00

11. Closed financial accounts.

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within one year immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless spouses are separated and a joint petition is not filed.)

☒ NONE

12. Safe deposit boxes.

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within one year immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

13. Setoffs.

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within 90 days preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

☒ NONE

14. Property held for another person.

List all property owned by another person that the debtor holds or controls.

☒ NONE

J.P. DMGD

15. Prior address of debtor.

- If the debtor has moved within the two years immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

☒ NONE

16. Spouses and Former Spouses

If the debtor resides or resided in a community property state, commonwealth or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the six-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

Name: Daysi Marilyn González Díaz
aka Marilyn González Díaz

17. Environmental Information

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, release of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to disposal sites.

"Hazardous Material" means anything defined as hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law.

- a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

☒ NONE

- b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

☒ NONE

- c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law, with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

☒ NONE

18. Nature, location and name of business

- a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the six years immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the six years immediately preceding the commencement of this case.

☒ NONE

JP DMGD

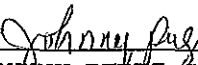
b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

☒ NONE

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of Perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct to the best of my knowledge, information, and belief.

Date 8/10/2004

Signature 
JOHNNY PEREZ-SANCHEZ

Date 8/10/2004

Signature 
DAYSI MARILYN GONZALEZ-DIAZ

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years or both, 18 U.S.C. § 152 and § 3571.

JOHNNY PEREZ-SANCHEZ
LAYSIL MARILYN GONZALEZ-DIAZ
VILLA BORINQUEN
G-47 CALLE CASABE
CAGUAS PR 00725-8013

DORAL FINANCIAL CORPORATION
PO BOX 71529
SAN JUAN PR 00936-8629

UNITED RECOVERY SYSTEMS INC
PO BOX 722929
HOUSTON TX 77272-2929

04-08545

DEPARTMENT OF JUSTICE
FEDERAL LITIGATION DIVISION
PO BOX 9020192
SAN JUAN PR 00902-0192

FORD MOTOR CREDIT
PO BOX 364189
SAN JUAN PR 00936-8632

US ATTORNEY'S OFFICE
DISTRICT OF PUERTO RICO
TORRE CHARDON STE 1201
350 CHARDON STREET
SAN JUAN PR 00918

PR DEPARTMENT OF TREASURY
PO BOX 9024140
OFIC 424 B
SAN JUAN PR 00902-4140

GC SERV LIMITED PARTNERSHIP
COLLECTION AGENCY FOR AMEX
PPO BOX 47455
JACKSONVILLE FL 32247

WESTERNBANK
CREDIT CARD DEPARTMENT
PO BOX 430
MAYAGUEZ PR 00681-0430

AMERICAN EXPRESS
PO BOX 1270
NEWARK NJ 07101-1210

GMAC
PO BOX 364009
SAN JUAN PR 00936-4009

BANCO BILBAO VIZCAYA
PO BOX 364745
SAN JUAN PR 00936-4745

INTERNAL REVENUE SERVICES
MERCANTIL PLAZA BLDG ROOM 914
2PONCE DE LEON AVE STOP 27 1/2
SAN JUAN PR 00918-1693

BANCO POPULAR DE PR
BANKRUPTCY DEPARTMENT
PO BOX 366818
SAN JUAN PR 00936-6818

JC PENNEY
PO BOX 364788
SAN JUAN PR 00936-4788

BANCO POPULAR DE PR
CARD PRODUCTS DIVISION
PO BOX 363228
SAN JUAN PR 00936-3228

OSI COLLECTION SERVICES INC
COLLECTION AGENCY FOR AE
PO BOX 983
BROOKFIELD WI 53008

BANCO SANTANDER
PO BOX 362589
SAN JUAN PR 00936-2589

SALLIE MAE
PO BOX 9500
WILKES BARRE PA 18773-8805

CITI CARDS
PO BOX 8103
S HACKENSACK NJ 07606-8103

SAM'S CLUB
PO BOX 981064
EL PASO TX 79998-1064

DORAL BANK
PO BOX 71529
SAN JUAN PR 00936-8629

SEARS PREMIER CARD
PO BOX 183001
COLUMBUS OH 43218-3001

A.P.
DulG

IN THE UNITED STATES BANKRUPTCY COURT FOR
THE DISTRICT OF PUERTO RICO

IN THE MATTER OF:
JOHNNY PEREZ SANCHEZ
DAYSI MARILYN GONZALEZ DIAZ

04-08545
CASE NO. 04-

DEBTORS

CHAPTER 7

NOTICE TO DEBTOR OF FILING A PETITION IN BANKRUPTCY UNDER CHAPTER 7


Upon the filing of the instant petition, the items checked were not submitted to the Court:

- ☐ Signature (Upon filing)
- ☐ Master Address List (Upon filing)
- ☐ Master Address List in Diskette (Upon filing)
- ☐ List of Creditors (Upon filing)
- ☐ Statement of Social Security Number (Form B-21) and/or Employer ID Number (Upon filing)
- ☐ Statement disclosing compensation paid or to be paid to the attorney for the debtor
Must be submitted upon filing or within 15 days or any other date set by the Court. 11 U.S.C. §329 and rule 2016(b), Fed. R. Bankr.P.
- ☐ Declaration under penalty of perjury on behalf of the corporation or partnership.
(Upon filing) (Official Form 2)
- ☐ Schedules of assets and liabilities. (Official Form 7)
(Must be submitted with the petition or within 15 days) Rule 1007 (b) & (c), Fed. R. Bankr.P.
- ☐ Statement of financial affairs (Official Form 7)
(Must be submitted with the petition or within 15 days). Rule 1007 (b) & (c)

You are hereby notified that upon failure to file any of the above indicated documents within the prescribed period of time specified herein, the Court may enter an Order of Dismissal without further notice or hearing.

In San Juan, Puerto Rico, this AUG 13 2004

BY ORDER OF THE COURT
CELESTINO MATTIA-MENDEZ

By: 
Deputy Clerk